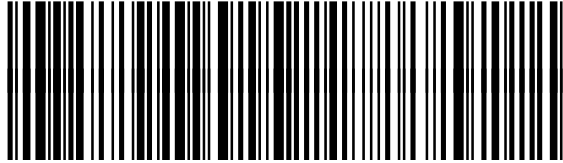


EXHIBIT D

PO Box 77404
Ewing NJ 08628

USPS CERTIFIED MAIL™



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+ 0793739 000000046 09DC02 00944190 JI

James M Summers
Felicitas Summers
532 Lea Valley Cir
Coppell TX 75019



Our Interest Is In You



Our Interest Is In You

www.libertysavingsbank.loanadministration.com

September 20, 2017

James M Summers
 Felicitas Summers
 532 Lea Valley Cir
 Coppell TX 75019

RE: Loan Number: 0039337852
 Property Address: 532 Lea Valley Cir
 Coppell TX 75019

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
 OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Borrower(s) :

Our records reflect that you are delinquent on your mortgage loan payments. The Promissory Note provides that you are required to make regular monthly payments.

1. You are in default of your loan due to your failure to pay the monthly installment due September 01, 2015, and on the same day of each month thereafter.
2. The default stated in number 1 above must be cured on or before October 25, 2017 in the amount of \$ 63521.25. Payment must be made payable to us and be in the form of certified funds. Personal checks will not be accepted.
3. Failure to cure the default on or before the date specified in number 2 will result in the acceleration of the unpaid principal balance of \$ 175,273.25, along with any and all unpaid interest. Your loan may be referred for foreclosure, which could lead to the sale of the mortgaged property.
4. You have the right to reinstate the loan after acceleration only as permitted by any reinstatement provisions contained within the loan documents or by any state or Federal laws. Reinstatement may include reasonable expenses incurred to protect our lien. These fees may include, but are not limited to, reasonable attorney and trustee fees. Upon reinstatement, your loan will remain in force as if no acceleration had occurred.
5. You also have the right to pursue a court action to prove the non-existence of a default or any other defense you may have against the acceleration and subsequent foreclosure of your loan.



(866) 224-0131



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Loan Number: 0039337852

6. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against the property.
7. Unless you dispute the validity of this debt, or any portion thereof, within thirty five (35) days of receipt of this notice, the debt will be assumed by us to be valid.
8. If you notify our office in writing within thirty five (35) days of receipt of this notice that the debt, or any portion thereof, is disputed, we will mail you a copy of the verification of debt.
9. **ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**

We want to work with you to resolve the default and urge you to contact the undersigned for proper attention and/or contact legal counsel to discuss any additional rights you may have to protect your interest in the mortgaged property.

Sincerely,

Loan Servicing Department
XC081 026 ALG JI